

REMARKS**Claims 36 and 69**

Relative to the latest Office Action response, claims 36 and 69 have been amended. No new matter has been added.

The Prior Art

The applicants respectfully assert that, in addition to the differences described in the latest Office Action response, Siann et al. do not suggest an SMS text message is a signature over a token, as claimed.

Telephonic Interview


The applicants thank the Examiner for the kind and courteous advice provided in a telephonic interview on August 14, 2006. In the interview, neither party raised any substantive issues regarding the patentability of the claims. The Examiner recommended filing a supplemental amendment, in addition to faxing a copy of the supplemental amendment to the Examiner's attention. The applicants thank the Examiner for the suggestion.

Conclusion

A Notice of Allowance is therefore respectfully requested. Should the Examiner find that a telephone or in-person conference would expedite the prosecution of this Application further, he is invited to contact the Applicants' counsel at the contact listed below for such a conference.

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Respectfully submitted,
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